

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Wolfgang Kopold et al. :  
: Art Unit: 3693  
Serial No.: 10/656,822 :  
: Examiner: Paul W. Shumate  
Filed: September 5, 2003 :  
:  
For: METHODS AND SYSTEMS :  
FOR COMPUTING ESTIMATED :  
AND ACTUAL ACCRUALS :  
FOR A BUSINESS ENTITY :

**AMENDMENT**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

In response to the Office Action dated November 12, 2009, Applicants respectfully request consideration and entry of the following amendment.